

Scanned with TurboScan.

**SPS** SELECT  
Portfolio  
SERVICING, INC. P.O. Box 85250  
Salt Lake City, UT 84165-0250  
[www.spservicing.com](http://www.spservicing.com)

Sign up for paperless delivery  
at [www.spservicing.com](http://www.spservicing.com)



**Mortgage Statement**  
Statement Date: 12/02/2024  
Page 1 of 3

Customer Service: (800) 258-8602  
Monday - Friday 8:00AM - 9:00PM ET  
Saturday 8:00AM - 2:00PM ET

For other important information, see reverse side

• 2147581 00000070 1300 P2

Larry J Majewski  
Shannon R Majewski  
75 Pope St  
Newport, RI 02840-3552



#### Account Information

Interest Bearing Principal	\$266,192.97
Deferred Principal	\$0.00
Outstanding Principal *	\$266,192.97
Interest Rate (Until Feb. 2025)	11.580%*
Prepayment Penalty	No

Account Number 0017104753  
Property Address 75 POPE ST & WEST ST 2  
NEWPORT RI 02840

Loan Due Date 02/17/2014 \*  
Payment Due Date 12/17/2024  
Amount Due \$329,566.85

#### Explanation of Amount Due

This account has been accelerated, which means all outstanding amounts are due. The accelerated amount as of 12/02/2024 is \$607,764.89\*.

As of 12/02/2024, SPS will accept the amount below to reinstate this account.

Current Payment Due	\$2,437.38
Unpaid Late Charges	\$0.00
Other Charges and Fees	\$58,055.13
Past Due Payment(s)	\$271,074.34
Unapplied Payment(s)	\$0.00
Amount to Reinstate Account	\$329,566.85

#### Transaction Activity (11/02/2024 to 12/02/2024)

Date	Description	Principal Balance	Interest	Taxes & Insurance	Late Charges	Other Fees	Expenses Pd by Servicer	Total *
11/02	BEG BALANCE	\$266,192.97	\$208,429.44	\$79,932.46	\$0.00	\$188.00	\$66,870.13	\$405,809.90
11/02	HAZARD INS	\$0.00	\$0.00	179.67	\$0.00	\$0.00	\$0.00	179.67
12/02	ENDING BALANCE	\$266,192.97	\$208,429.44	\$79,112.13	\$0.00	\$188.00	\$66,870.13	\$405,782.67

NOTICE OF ACCEPTANCE OF MOTIFIED MORTGAGE - 3

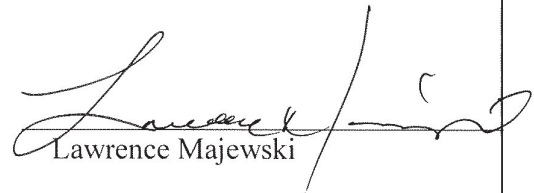
I HEREBY CERTIFY that, on February 27, 2025, I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via United States Mail to the following:

And -via electronic mail to:

James M. Wyman  
PO Box 997  
Mount Pleasant, SC 29465-0997

US Trustee's Office  
Strom Thurmond Federal Building  
1835 Assembly Street  
Suite 953  
Columbia, SC 29201

Siobhan Grant (I.D. 14044)  
HINSHAW & CULBERTSON LLP  
2811 Ponce de Leon Blvd.  
Suite 1000, 10th Floor  
Coral Gables, FL 33134  
305-428-5118  
305-577-1063 (facsimile)  
[sgrant@hinshawlaw.com](mailto:sgrant@hinshawlaw.com)



Lawrence Majewski

NOTICE OF ACCEPTANCE OF MODIFIED MORTGAGE - 4



P.O. Box 65250  
Salt Lake City, UT 84165-0250  
www.spservicing.com

Sign up for paperless delivery  
at www.spservicing.com



**Mortgage Statement**  
Statement Date: 12/02/2024  
Page 1 of 3

Customer Service: (800) 258-8602  
Monday - Friday 8:00AM - 9:00PM ET  
Saturday 8:00AM - 2:00PM ET

For other important information, see reverse side

+ 2147581 000000070 1300 P2



Larry J Majewski  
Shannon R Majewski  
75 Pope St  
Newport, RI 02840-3552

70



#### Account Information

Interest Bearing Principal	\$266,192.97
Deferred Principal	\$0.00
Outstanding Principal <sup>1</sup>	\$266,192.97
Interest Rate (Until Feb. 2025)	11.680% <sup>6</sup>
Prepayment Penalty	No

Account Number 0017104753  
Property Address 75 POPE ST & WEST ST 2  
NEWPORT RI 02840

Loan Due Date 02/17/2014 <sup>4</sup>  
Payment Due Date 12/17/2024  
Amount Due \$329,566.85

#### Explanation of Amount Due

This account has been accelerated, which means all outstanding amounts are due. The accelerated amount as of 12/02/2024 is \$607,764.69<sup>1</sup>.

As of 12/02/2024, SPS will accept the amount below to reinstate this account.

Current Payment Due	\$2,437.38
Unpaid Late Charges	\$0.00
Other Charges and Fees	\$56,055.13
Past Due Payment(s)	\$271,074.34
Unapplied Payment(s)	\$0.00
<b>Amount to Reinstate Account</b>	<b>\$329,566.85</b>

#### Transaction Activity (11/02/2024 to 12/02/2024)

Date	Description	Principal Balance	Interest	Taxes & Insurance	Late Charges	Other Fees	Expenses Pd by Servicer	Total <sup>1</sup>
11/02	BEG BALANCE	\$266,192.97	\$208,426.44	\$75,933.46	\$0.00	\$185.00	\$55,870.13	\$606,608.00
11/08	HAZARD INS	0.00	0.00	179.67	0.00	0.00	0.00	179.67
12/02	ENDING BALANCE	\$266,192.97	\$208,426.44	\$76,113.13	\$0.00	\$185.00	\$55,870.13	\$606,787.67

Please detach bottom portion and return with your payment. Allow 7 - 10 days for postal delivery. Please do not send cash.

#### MONTHLY PAYMENT COUPON

Amount Due	
Borrower Name(s)	Larry J Majewski Shannon R Majewski
Account Number	0017104753
Due By 12/17/2024:	\$329,566.85

Make checks payable to: Select Portfolio Servicing

Monthly Payment	\$ .
Additional Principal	\$ .
Additional Escrow	\$ .
Late Fees	\$ .
Other (Please Specify)	\$ .
Total Amount Enclosed \$	.

SELECT PORTFOLIO SERVICING, INC.  
PO BOX 65450  
SALT LAKE CITY UT 84165-0450



☐ Change of address or telephone? If so, check here  
and note changes on back

2771 0017104753 0000243738 0000243738 1

Fill in this information to identify the case:

Debtor 1 Lawrence Majowski

Debtor 2 \_\_\_\_\_

(Spouse, if filing)

United States Bankruptcy Court for the District of SOUTH CAROLINA

Case number 25-00204-jd

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: OneMain Financial Group, LLC, successor by merger to OneMain Financial Services, Inc.

Court claim no. (if known): N/A

Last 4 digits of any number you use to identify the debtor's account: 4753

Date of payment change: 3/17/2025  
Must be at least 21 days after date of this notice

New total payment: \$2,374.23  
Principal, interest, and escrow, if any

Part 1 Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

- ☐ No.  
☐ Yes.

Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \_\_\_\_\_

New escrow payment: \_\_\_\_\_

Part 2 Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

- ☐ No.  
☐ Yes.

Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: 11.68000%

New interest rate: 11.18000%

Current principal and interest payment: \$2,437.38 New principal and interest payment: \$2,374.23

Part 3 Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☐ No.  
☐ Yes.

Attach a copy of any document describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment \_\_\_\_\_

New mortgage payment: \_\_\_\_\_



Debtor 1 Lawrence Malewski  
Print Name Middle Name Last NameCase number (if known) 25-00204-jd

Part 4

Sign Here

Lawrence Malewski FEB 27, 2025

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

☒ /s/ Mary Powers  
Signature

Date 02/20/2025

Print

Mary Powers

First Name

Middle Name

Last Name

Title Authorized Agent for Creditor

Company

Robertson, Anschutz, Schneid, Crane & Partners, PLLC

Address

13010 Morris Road, Suite 450  
Number StreetAlpharetta  
City

GA

State

30004  
ZIP CodeContact Phone 470-321-7112Email mpowers@raslg.com

**CERTIFICATE OF SERVICE**

I HEREBY CERTIFY that on February 20, 2025, I electronically filed the foregoing  
with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via United States  
Mail to the following:

Lawrence Majewski  
2090 Country Manor Dr.  
Mt. Pleasant, SC 29466-7411

And via electronic mail to:

James M. Wyman  
PO Box 997  
Mount Pleasant, SC 29465-0997

US Trustee's Office  
Strom Thurmond Federal Building  
1835 Assembly Street  
Suite 953  
Columbia, SC 29201

By: /s/ Savanna Pacino

**SPS** SELECT  
Portfolio  
SERVICING, inc.  
February 4, 2025

Sign up for paperless delivery  
at [www.spservicing.com](http://www.spservicing.com)



LARRY J MAJEWSKI  
SHANNON R MAJEWSKI  
75 POPE ST  
NEWPORT, RI 02840-3552

Account Number:  
Property Address:

75 POPE ST & WEST ST 2  
NEWPORT, RI 02840

Dear Customer(s):

SPS is sending this to you to provide information regarding the lien on the real property referenced above. Our records indicate that your obligation has either been discharged or is subject to an automatic stay order under the United States Bankruptcy Code. This notice and any enclosed documents are for compliance and informational purposes only and do not constitute a demand for payment or an attempt to collect such obligation. Even though your personal liability on the note may be discharged or subject to an automatic stay, the terms of the mortgage remain in effect and the owner of the mortgage, as lien holder, continues to have a lien on the real property.

SPS is committed to providing you with the information you need to manage the account's home mortgage payments.

#### CHANGES TO THE MORTGAGE INTEREST RATE AND PAYMENTS ON 03/17/2025.

Under the terms of the account's Adjustable-Rate Mortgage, you had a 3 month period during which the interest rate and principal and interest payment remained the same. The interest rate initially changed on 05/17/2015 and may change every 3 month(s) for the life of the mortgage. The rate is scheduled to change again on 05/17/2025 with a corresponding payment change on 06/17/2025.

	Current Rate and Monthly Payment	New Rate and Monthly Payment
Interest Rate	11.68000%	11.18000%
Principal	\$465.13	\$490.74
Interest	\$1,972.25	\$1,883.49
Escrow (Taxes & Insurance)	\$0.00	\$0.00
<b>Total Monthly Payment</b>	<b>\$2,437.38</b>	<b>\$2,374.23</b> Due 03/17/2025

**Interest Rate:** We calculated the interest rate by taking a published "index rate" and adding a certain number of percentage points, called the "margin". Under the loan agreement, the index rate is 7.50000% and the margin is 3.68000%. The index is the WALLSTREET JOURNAL PRIME RATE and is published MONTHLY IN THE WALLSTREET JOURNAL.

**Rate Limits:** The rate cannot go higher than 15.00000% or less than 7.00000% over the life of the loan.



The rate can change each subsequent period by no more than 1.00000%.

**New Interest Rate and Monthly Payment:** The table above shows the new interest rate and new monthly payment. The new payment is based on the WALLSTREET JOURNAL PRIME RATE, the margin, rounding of 0.00000%, the account balance of \$202,163.13, and the remaining amortized loan term of 170 months.

Please note that if you are currently set up on our automatic withdrawal program (ACH), the monthly payment will change to match the amount provided in this notice. This change will be made as of the first scheduled automatic payment after the date this payment change is effective.

**Prepayment Penalty:** None

If you seek an alternative to the changes to the interest rate and payment, the following options may be possible (subject to lender approval):

- Refinance the loan with another lender;
- Sell your home and use the proceeds to pay off the current loan;
- Modify the loan terms with us;
- Payment forbearance, which temporarily gives you more time to pay the monthly payment.

Please contact our Customer Service Department toll-free at 800-258-8602 for more information. Representatives are available Monday through Friday between the hours of 8 a.m. and 9 p.m., and Saturday from 8 a.m. to 2 p.m., Eastern Time.

If you would like counseling or assistance you can contact the following: U.S. Department of Housing and Urban Development. For a list of homeownership counselors or counseling organizations in your area, go to <https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or you can call HUD at 1-800-569-4287.

Sincerely,

Select Portfolio Servicing, Inc.

**Esta carta contiene información importante concerniente a sus derechos. Por favor, traduzca esta carta. Nuestros representantes bilingües están a su disposición para contestar cualquier pregunta. Llámenos al numero 800-831-0118 y seleccione/marque la opción 2.**

**This information is intended for informational purposes only and is not considered an attempt to collect a debt.**